## **REMARKS**

## DISQUALIFICATION OF REFERENCE AS PRIOR ART UNDER 35 U.S.C. § 103

The instant Application (Serial No. 09/301,749) and the document relied upon by the Examiner, U.S. Patent No. 5,884,278 to <u>Powell (Powell '278)</u>, at the time the invention of instant Application was made, were owned by SoftCard Systems, Inc. Thus, <u>Powell '278</u> cannot be a reference under 35 U.S.C. § 103/102(e). See MPEP 706.02(l)(1).

## OTHER REMARKS

Claims 19, 21-24, 26, 28, 29, and 31-34 will be pending in the Application after the Examiner enters the forgoing amendment.

Applicant has amended independent claim 19 to include, *inter alia*, the features of claim 20, which was rejected under 35 U.S.C. § 103/102(e) only. Since the reference applied in that rejection has now been disqualified, claims 19, 21-24, 26, and 28 should now be in condition for allowance.

Applicant has amended independent claim 29 to include, *inter alia*, the features of claim 30, which was rejected under 35 U.S.C. § 103/102(e) only. Since the reference applied in that rejection has now been disqualified, claims 29, and 31-34 should now be in condition for allowance.

If there are any other fees required for entry of this amendment, or for any other

<sup>1</sup> In Applicant's Appeal Brief, note 4, Applicant advised the PTO that the '278 Patent could be eliminated as a reference.

reason, please charge such fees to the undersigned attorney's Deposit Account No. 10-0077.

If the Examiner has any questions about this amendment, applicant's representative would appreciate discussing this amendment with the Examiner. Applicant's representative, Jerome Jackson, can be reached at 703-684-4840.

Respectfully submitted,

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